

Information to identify the case:

Debtor 1	Billy Ray Adams	Social Security number or ITIN	xxx-xx-7605
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Ruth Ann Adams	Social Security number or ITIN	xxx-xx-1598
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Southern District of Ohio			
Case number: 3:22-bk-30214			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Billy Ray Adams

Ruth Ann Adams

6/9/22

By the court: Guy R. Humphrey
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Billy Ray Adams
Ruth Ann Adams
Debtors

Case No. 22-30214-grh
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0648-3

User: ad

Page 1 of 4

Date Rcvd: Jun 09, 2022

Form ID: 318

Total Noticed: 78

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Billy Ray Adams, Ruth Ann Adams, 10370 Gratis Jacksonburg Rd., Somerville, OH 45064-9615
20859175	+ ADT, 35 Triangle Park Dr., Suite 3500, Cincinnati, OH 45246-3411
20859181	++ AUTO NOW ACCEPTANCE CO LLC, P O BOX 1308, PORTSMOUTH OH 45662-1308 address filed with court:, Auto Now Acceptance Co., LLC, P.O. Box 1308, Portsmouth, OH 45662
20859174	+ Adena Health System, Lock Box 932035, Cleveland, OH 44193-0007
20859177	+ Anthem BCBS OH, P.O. Box 105095, Atlanta, GA 30348-5095
20859178	+ Arthritis & Osteoporosis Center of SW OH, 1515 S. Breiel Blvd., Middletown, OH 45044-6701
20859180	+ Atrium Medical Center, P.O. Box 932715, Cleveland, OH 44193-0015
20859182	+ Brian R. Stahl, MD, P.O. Box 775, Middletown, OH 45044-0775
20859183	Butler Rural Electric, P.O. Box 179, Hamilton, OH 45012-0179
20859184	+ Byram Healthcare, P.O. Box 277596, Atlanta, GA 30384-7596
20859191	+ Center for Pain management, 3645 E. Main St., PMB # 270, Richmond, IN 47374-5934
20859193	+ Citizens State Bank/fl, P O Box 143060, Gainesville, FL 32614-3060
20859194	+ City of Middletown, Income Tax Division, One Donham Plaza, Middletown, OH 45042-1960
20859195	+ Compunet Clinical Laboratories, P.O. Box 714133, Cincinnati, OH 45271-4133
20859201	+ Credit Solutionsof Kentucky, 2277 Thunderstick Dr., Suite 400, Lexington, KY 40505-4878
20859202	+ Dave Yost - OH Attorney General, % McCloud Law, LLC, 6422 Main St., Suite 203, Reynoldsburg, OH 43068-2302
20859210	+ Finance System, Inc., 5703 National Road, East, Richmond, IN 47374-2619
20859209	+ Finance System, Inc., Attn: Bankruptcy, 5703 National Road East Po Box 786, Richmond, IN 47374-2619
20859212	+ Glockner Finance, 4746 Old Scioto Trail, P.O. Box 1308, Portsmouth, OH 45662-1308
20859213	+ Great Miami Valley YMCA, 105 N. Second St., Hamilton, OH 45011-2701
20859217	+ J.J. Keller & Assoc., P.O. Box 6609, Carol Stream, IL 60197-6609
20859218	+ Jeffrey A. Mitchell, DDS, 2011 Central Ave., Middletown, OH 45044-4403
20859219	+ Jennifer M. Ridge, MD, 210 N. Breiel Blvd., Middletown, OH 45042-3889
20859221	+ KCI Kinetic Concepts, % Alltran Health, Inc., P.O. Box 519, Sauk Rapids, MN 56379-0519
20859222	+ Kettering Anesthesia, 3533 Southern Blvd., Suiter 3400, Dayton, OH 45429-1288
20859223	+ Kettering Health Network, P.O. Box 33163, Detroit, MI 48232-5163
20859224	Kettering Physician Network, P.O. Box 182202, Columbus, OH 43218-2202
20859231	+ Oreck, 175 E. Alex Bell Rd., Suite 284, Dayton, OH 45459-2794
20859232	+ Premier Health, P.O. Box 932715, Cleveland, OH 44193-0015
20859234	Progressive Management Systems, P.O. Box 2220, West Covina, CA 91793-2220
20859236	+ Scioto County Clerk of Courts, 602 Seventh St., Room 205, Portsmouth, OH 45662-3951
20859237	+ Spectrum, 403 E. Kemper Rd., Cincinnati, OH 45246-3228
20859238	+ Steven C. Katchman, Attorney at Law, 137 N. Main St., Suite 1016, Dayton, OH 45402-1871
20859245	+ UC Health, % Patient Financial Services, 3200 Burnet Ave., Cincinnati, OH 45229-3019
20859244	UC Health, P.O. Box 630911, Cincinnati, OH 45263-0911
20859247	+ United Healthcare, P.O. Box 5480, Carol Stream, IL 60197-5480
20859250	+ West Chester Hospital, 7700 University Dr., West Chester, OH 45069-2505

TOTAL: 37

District/off: 0648-3

User: ad

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QEKFIELD.COM	Jun 09 2022 22:43:00	Eileen K Field, 3991 Hamilton Middletown Road, Unit U, Hamilton, OH 45011-6224
cr	+ EDI: RMSC.COM	Jun 09 2022 22:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
20859176	Email/Text: ebn@americollect.com	Jun 09 2022 18:47:00	Americollect, P.O. Box 1566, Manitowoc, WI 54221-1566
20859179	EDI: ATTWIREBK.COM	Jun 09 2022 22:43:00	AT & T, P.O. Box 5014, Carol Stream, IL 60197-5014
20859173	+ Email/Text: bankruptcy@access-receivables.com	Jun 09 2022 18:47:00	Access Receivable Management, P.O. Box 1377, Cockeysville, MD 21030-6377
20859190	EDI: CBCSI.COM	Jun 09 2022 22:43:00	CBCS, P.O. Box 163279, Columbus, OH 43216-3279
20859186	+ EDI: CAPITALONE.COM	Jun 09 2022 22:43:00	Capital One, AttnL: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
20859188	+ EDI: CAPITALONE.COM	Jun 09 2022 22:43:00	Capital One, P.O. Box 4069, Carol Stream, IL 60197-4069
20859185	+ EDI: CAPITALONE.COM	Jun 09 2022 22:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
20859187	EDI: CAPITALONE.COM	Jun 09 2022 22:43:00	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
20859189	+ EDI: CAPITALONE.COM	Jun 09 2022 22:43:00	Capital One/Menards, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
20859196	+ Email/Text: sstudentka@controlledcredit.com	Jun 09 2022 18:47:00	Controlled Credit Corporation, 3687 Warsaw Ave., P.O. Box 5154, Cincinnati, OH 45205-0154
20859197	+ EDI: CONVERGENT.COM	Jun 09 2022 22:43:00	Convergent Outsourcing, P.O. Box 9004, Renton, WA 98057-9004
20859198	+ EDI: CONVERGENT.COM	Jun 09 2022 22:43:00	Convergent Outsourcing, Inc., Attn: Bankruptcy, Po Box 9004, Renton, WA 98057-9004
20859199	+ Email/Text: bankruptcy@credencerm.com	Jun 09 2022 18:47:00	Credence, 17000 Dallas Pkwy., Suite 204, Dallas, TX 75248-1940
20859200	+ Email/Text: bankruptcy@credencerm.com	Jun 09 2022 18:47:00	Credence Resource Management, LLC, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
20859203	+ EDI: CITICORP.COM	Jun 09 2022 22:43:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
20859227	+ EDI: CITICORP.COM	Jun 09 2022 22:43:00	Macy's, P.O. Box 9001094, Louisville, KY 40290-1094
20859204	EDI: DIRECTV.COM	Jun 09 2022 22:43:00	Direct TV, P.O. Box 5007, Carol Stream, IL 60197-5007
20859205	+ EDI: ESSL.COM	Jun 09 2022 22:43:00	Dish Network, 9601 S. Meridian Blvd., Englewood, CO 80112-5905
20859206	+ Email/Text: bankruptcydepartment@tsico.com	Jun 09 2022 18:47:00	EOS CCA, P.O. Box 981025, Boston, MA 02298-1025
20859208	Email/Text: collectionbankruptcies.bancorp@53.com	Jun 09 2022 18:47:00	Fifth Third Bank, Attn: Bankruptcy, Maildrop RCSB3E 1830 E Paris Ave SE, Grand Rapids, MI 49546
20859211	+ Email/Text: bankruptcy@frost-arnett.com		

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		Jun 09 2022 18:46:00	GI Endoscopy Center, % Frost-Arnett Company, P.O. Box 198988, Nashville, TN 37219-8988
20859215	+ EDI: IIC9.COM	Jun 09 2022 22:43:00	IC System, 444 Highway 96 East, P.O. Box 64378, Saint Paul, MN 55164-0378
20859216	EDI: IRS.COM	Jun 09 2022 22:43:00	Internal Revenue Service, Insolvencies, 550 Main St., Room 3525, Cincinnati, OH 45202
20859220	^ MEBN	Jun 09 2022 18:42:54	JP Recovery Services, Inc., P.O. Box 16749, Rocky River, OH 44116-0749
20859192	EDI: JPMORGANCHASE	Jun 09 2022 22:43:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
20859225	+ Email/Text: processing@keybridgemed.com	Jun 09 2022 18:47:00	KeyBridge Medical Revenue, Attn: Bankruptcy, Po Box 1568, Lima, OH 45802-1568
20859226	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 09 2022 18:47:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
20859228	Email/Text: bankruptcydpt@mcmcg.com	Jun 09 2022 18:47:00	Midland Credit Management, P.O. Box 301030, Los Angeles, CA 90030-1030
20859230	+ Email/Text: Bankruptcy.notices@tax.state.oh.us	Jun 09 2022 18:47:00	Ohio Attorney General, 30 E. Broad St., 14th Floor, Columbus, OH 43215-3414
20859252	+ EDI: RECOVERYCORP.COM	Jun 09 2022 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
20859235	+ EDI: PINNACLE.COM	Jun 09 2022 22:43:00	Radius Global Solutions, P.O. Box 390900, Minneapolis, MN 55439-0990
20859239	+ EDI: RMSC.COM	Jun 09 2022 22:43:00	Synco/HSN, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
20859241	+ EDI: RMSC.COM	Jun 09 2022 22:43:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po B 965064, Orlando, FL 32896-5064
20859242	EDI: AISTMBL.COM	Jun 09 2022 22:43:00	T-Mobile, P.O. Box 53410, Bellevue, WA 98015-3410
20859243	Email/Text: DL-ICOMSBankruptcy@charter.com	Jun 09 2022 18:47:00	Time Warner Cable - SWO Division, P.O. Box 1060, Carol Stream, IL 60132-1060
20859246	Email/Text: BAN-U140190@ucbinc.com	Jun 09 2022 18:47:00	United Collection Bureau, P.O. Box 140190, Toledo, OH 43614-0190
20859249	Email/Text: collectionsoperationsgroup@vystarcu.org	Jun 09 2022 18:47:00	Vystar Credit Union, Attn: Bankruptcy, Po Box 45085, Jacksonville, FL 32232
20859248	+ EDI: VERIZONCOMB.COM	Jun 09 2022 22:43:00	Verizon, P.O. Box 25505, Lehigh Valley, PA 18002-5505
20859251	+ EDI: CAPITALONE.COM	Jun 09 2022 22:43:00	World's Foremost Bank, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
20859214		Home Advisor
20859240		Synco/walmart
cr	*P++	AUTO NOW ACCEPTANCE CO LLC, P O BOX 1308, PORTSMOUTH OH 45662-1308, address filed with court., Auto Now Acceptance Co., LLC, P.O. Box 1308, Portsmouth, OH 45662
20859207	##+	Express Scripts, P.O. Box 790227, Saint Louis, MO 63179-0227
20859229	##+	National Payment Center, US Dept. of Education, P.O. Box 105028, Atlanta, GA 30348-5028
20859233	##+	Premium Assignment Corp., P.O. Box 8800, Tallahassee, FL 32314-8800

TOTAL: 2 Undeliverable, 1 Duplicate, 3 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2022 at the address(es) listed below:

Name	Email Address
Asst US Trustee (Day)	USTPRegion09.CB.ECF@usdoj.gov
Carl D Ferris	on behalf of Joint Debtor Ruth Ann Adams FerrisLawOffice@aol.com r56794@notify.bestcase.com
Carl D Ferris	on behalf of Debtor Billy Ray Adams FerrisLawOffice@aol.com r56794@notify.bestcase.com
Chadwick K. Sayre	on behalf of Creditor Auto Now Acceptance Co. LLC chadsayre@glockner.com, shirleyfell@glockner.com
Eileen K Field	eileenfield.trustee@fuse.net efield@ecf.axosfs.com

TOTAL: 5